

Exhibit 2
Homebuyer Characteristics

	2001-2002 Total	2001-2002 Great Rate	2001-2002 Great Start	2001-2002 New Start
Closed Loans	2,854	2,108	708	38

Age	2001-2002 Total	2001-2002 Great Rate	2001-2002 Great Start	2001-2002 New Start
Mean	32	32	32	38
Median	29	29	29	37
below 25	27.3%	27.7%	27.1%	2.9%
25-29	24.4%	24.5%	24.4%	17.7%
30-34	17.5%	18.3%	15.4%	17.7%
35-39	10.5%	10.4%	10.0%	29.4%
40-44	6.6%	6.1%	7.8%	11.8%
45 and above	13.6%	13.0%	15.3%	20.6%

Income	2001-2002 Total	2001-2002 Great Rate	2001-2002 Great Start	2001-2002 New Start
Mean	\$33,451	\$33,279	\$34,813	\$17,593
Median	\$33,219	\$32,820	\$34,680	\$17,853
below \$10,000	0.2%	0.2%	0.0%	5.3%
\$10,000-\$14,999	0.7%	0.5%	0.3%	15.8%
\$15,000-\$19,999	5.2%	4.9%	3.4%	52.6%
\$20,000-\$24,999	11.7%	12.7%	8.2%	26.3%
\$25,000-\$29,999	19.4%	20.2%	18.2%	0.0%
\$30,000-\$34,999	20.0%	19.9%	21.5%	0.0%
\$35,000-\$39,999	19.6%	19.1%	21.9%	0.0%
\$40,000-\$44,999	12.4%	12.2%	13.8%	0.0%
\$45,000-\$49,999	7.5%	7.2%	8.8%	0.0%
\$50,000 and above	3.3%	3.2%	4.0%	0.0%

Gender	2001-2002 Total	2001-2002 Great Rate	2001-2002 Great Start	2001-2002 New Start
Male	52.9%	53.4%	53.8%	10.5%
Female	47.1%	46.6%	46.2%	89.5%

Household Composition	2001-2002 Total	2001-2002 Great Rate	2001-2002 Great Start	2001-2002 New Start
Married Couple	11.0%	10.5%	12.9%	5.9%
Single Male	18.6%	19.9%	15.8%	0.0%
Single Female	23.8%	23.8%	24.5%	11.8%
Other	6.6%	6.4%	7.1%	8.8%
Male w/ Child	2.9%	2.6%	3.7%	0.0%
Female w/ Child	17.5%	17.1%	16.4%	67.7%
Married w/ Child	19.5%	19.7%	19.5%	5.9%

Race/Ethnicity	2001-2002 Total	2001-2002 Great Rate	2001-2002 Great Start	2001-2002 New Start
White	74.7%	76.3%	71.3%	41.4%
Black	22.0%	20.4%	25.1%	58.6%
Hispanic	2.0%	1.9%	2.3%	0.0%
Asian/Pac. Isl.	0.6%	0.5%	0.7%	0.0%
Native American	0.1%	0.1%	0.1%	0.0%
Other	0.7%	0.8%	0.4%	0.0%

(records w/ no data)	16	11	1	9
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